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We may be permitted to state that the views of our contributors and correspondents do not necessarily reflect the policy of the Wednesday Review.

EDITORIAL NOTES.

In our leading article we refer to some of the provisions of the Government of India Bill introduced by Mr. Montagu. As we say there, the Bill is only a skeleton and the filling in is practically left to the authorities here. If their powers are sufficiently wide they may be expected to do the filling without giving room for unnecessary friction in the administration. But the Bill makes an uneven distribution of powers which will not conduce to smooth administration. The fetish of responsible government largely accounts for Mr. Montagu's anxiety to give powers to elected representatives, and at the same time he restrains their exercise by numerous safeguards and checks. The Bill reproduces all the bad features of the Joint-Report and provides for the setting up of the cumbrous machinery adumbrated in the Report. The two chamber system is there. There is provision for creating Grand Committees. The Council of State and the Grand Committees may between them over-ride the acts of the various legislatures. They are given plenary powers and we shall have to depend upon the personnel for a guarantee against the abuse of their powers. One satisfactory provision in the Bill is the placing of the Secretary of State's salary on the British estimates. Section 22 provides that the salary of the Secretary of State, the salaries of his Under-secretaries and any other expenses of his department may, notwithstanding anything in the principal Act, instead of being paid out of the revenue of India, be paid out of moneys provided by Parliament, and the salary of the Secretary of State shall be so paid. That is doing bare justice to India, and after all this time an old grievance is to be righted. The India Office establishment will be paid for from the Imperial Exchequer. We believe the colonies do not pay for the Colonial Office establishment and the analogy must hold good in the case of India also. Another innovation will be the setting up of a Public Service Commission. It is provided that the Commission will consist of not more than 5 members, of whom one shall be Chairman appointed by the Secretary of State in Council, and each member shall hold office for 5 years. The Commission shall discharge such functions as may be assigned to it by the Secretary of State in regard to recruitment and control of the Public Services. We are not sure if a separate agency like this is really necessary, and we should like to know more about it. We suppose the Privy Council has been dropped and it is something that Mr. Montagu has not stuck to it. The Privy Council

would have been ornamental and superfluous, and we are glad that the Bill does not contemplate its creation.

At the instance of the Director of Industries, the Madras Government have abandoned the proposal to establish a mechanical engineering school at Cocanada. The reasons for this step are sound enough but we trust the idea of establishing mechanical engineering schools will not be given up. Some definite policy must be followed in spreading industrial education without allowing the matter to drift as it is the case now. From various causes which we need not discuss here, there is no definite policy pursued in regard to industrial education, and what is being done is very little indeed. Now that the Industries Commission has reported, the Report must give a stimulus to industrial education in this country, and the Local Governments must be allowed a free hand to develop it on lines best suited to local conditions. The aim of opening up big technological institutes is no doubt laudable. But it must be the policy of the Government to have a number of industrial schools on a less ambitious scale if industrial devolopment is the aim. The Madras Government are inclined to the view of the Director of Industries that industrial schools should be established wherever there are large work shops or industries carried on so that they may employ a sufficient number of apprentices to supplement the training given at the schools. It may not be possible to run workshops attached to industrial schools as the outlay will be too much. Besides, the training received at the workshop of a business firm is more valuable from a practical stand-point than at a workshop attached to a school. In the former there will always be the tendency to have a maximum outturn at a minimum expense as the factor of pounds, shillings and pence is predominant there. But at a workshop run at public expense there will not be the same economy practised. The Director recommends that more schools should be started on the lines of the Madras Trades School. The Government have asked him to make proposals in regard to the starting of such schools in the Northern Circars. We believe there are also other parts of the Presidency where such schools are necessary and where it is feasible to start them. What is required is a definite and comprehensive programme of industrial education and it may not be difficult for the Government to draw up one.

Mr. Gandhi is at it again. He is bent upon spreading the cult of Swadeshi among all classes and sexes of the population. The other day we referred to his abortive attempt among the good ladies of Bombay who told him, much to his chagrin, that they should take time to think over the matter. Having despaired of the ladies, he is going in for the Sadhus who according to his estimate number 56 lakhs. We do not know if he dipped into the census report to find out the number of those who have been returned as mendicants. Another census is due shortly and the 56 lakhs is probably an under-estimate. If the population as a whole has gone up 10 per cent as it should, Sadhus must have risen in proportion and must number about 61 lakhs in this year of grace. We may not be far wrong in surmising that the percentage of increase must be very much higher, what with the rise in prices and other difficulties of earning a full meal. But if Mr. Gandhi's swadeshism should spread, there will be work cut of for the Sadhus. If they only spun yarns sighs Mr. Gandhi, what immensity of benefit would accrue to the country. Mr. Gandhi may be sure that the Sadhus are spinning yarns though not of the variety which Mr. Gandhi may have in view.

By a press Communique the Secretary of State has notified his intention to fill 255 vacancies which he expects will have occurred by 1920 in the Indian Civil Service, by nominations. When an Act was passed in 1915 as a war measure proposing to appoint officers to the Indian Civil Service by nomination and not by open competition, we took exception to the principle of such a step and contended that there was nothing in the situation to justify so radical and so undesirable a departure from the accepted practice of filling vacancies by competition. The present communique has not induced us to change our view. The system of nomination almost always leads to nepotism and favouritism of sorts, and in the exercise of so large a patronage the Secretary of State, unless he be super-human, cannot be expected to go by the strict rule of merit. When he has to nominate to as many as 255 vacancies, it is impossible to expect that merit alone will have the chance. The qualifications in respest of education are by no means high. The condition imposed is that every candidate must have received continuous and systematic education of a high type until at least the age of 18 and must produce satisfactory evidence that if he has not received University Education he would have been justified in proceeding from school to a University with a view to taking high honours. It means in effect that nominations will proceed on problematical suppositions and we cannot say that at the age of 18 a candidate for the Civil Service would have received that quantity and kind of education which would befit him for the proper discharge of the onerous duties of an I. C. S. Officer, though the education he might have received was continuous and systematic. Of the 255 vacancies 40 will be filled by Indians. That is a concession for which we are grateful to the Secretary of State. Only 35 will be thrown open to competition and

the remaining 180 will be by direct nomination. While such a course will not, we do not hesitate to say, secure to us the best men, it would be an unmerited hardship to many deserving young men who would have a chance if there was open competition. The Secretary of State may be sure that powerful influences from outside will be brought to bear upon him to make nominations, which if left to himself, he may not consider to be desirable from the standpoint of efficiency or impartiality. We have no objection to the Imperial Government rewarding suitably for their patriotism young men who had joined His Majesty's Forces. But we cannot allow the contention, that, if they were not nominated to the Indian Civil Service, it would be penalising them for their patriotism.

The results of S. S. L. C. Examination this year disclose a sad state of affairs in our educational world. In many schools not more than 10 per cent of the candidates who sat for the examination have been declared eligible for admission to the University course. The proportion of the number sent up to the number passed requires an explanation. Either the examiners are too exacting or the teachers responsible are not up to the mark. However that be, this proportion is to be remedied if there should be a reasonable out-turn of good students for the outlay on education by the parents. The cost of education has been steadily going up, while the results are disproportionately poor. The abolition of the Matriculation has been, a sad mistake, and all this confusion is due to the introduction of this demoralising S. S. L. C. Till recently it was responsible for a good deal of demoralisation among the students, teachers, and parents and there was absolutelv no uniformity of standard for admission to the College classes. The standard was set to local conditions and the variety was bewildering. Perhaps, those responsible for it realised the mistake and now there is some finality about the list declaring who are eligible for the certificate. Even under the present arrangement though there is very much less of gambling in admission, there is another source of demoralisation still left which must be got at. What is called moderating the marks is the source we are referring to. The other day we were told by a teacher that a boy who was expected to score only 10 per cent of marks in a subject at the public examination was deliberataly awarded 90 per cent of marks at the school examinations so that he may obtain 50 per cent by the moderating process. This is much a bigger evil than that of Principals and Head Masters being influenced to have indifferent pupils admitted to the University course. Although the present system of declaring once for all a list of students as having passed in the S. S. L. C. Examination is an improvement, still the lowness of the percentage of passes to the number of candidates sent up should be seriously considered. From all accounts it would appear that the knowledge of English displayed by the S. S. L. C. candidates is very poor and that is why a large number of them get stranded in the college course. The syllabus in regard to the English text books prescribed must be revised. It is better to teach one good book critically and in detail than to teach perfunctorily a shelf-full of books. The distinction of detailed and nondetailed among the books prescribed is utterly absurd. If a book is worth studying, it is worth studying in detail and nondetailed study means no study at all. These are some of the facts which we should like to bring to the notice of the S. S. L. C. authorities. A radical remedy in respect of the conduct of the examination and the appointment of examiners and also of the syllabus is urgently needed if furthr demoralisation is to be stopped.

The *Indian Social Reformer Writes:*—A Reuter's telegram states that, at the annual meeting of the national Indian Association, on 10th instant. Lord Carmichael presiding, Mr. T. J. Bennett and Lord Sinha emphasised the need for closer friendship and co-operation between the Indian and the British. Lord Sinha declared that there were faults on both sides. "Indians suffered from mistrust and suspicion and English from racial antipathy. Englishmen should realise that it was not impossible for Indians to be their equal socially and in every other respect. Restrictions of caste and seclusion of women in India need not be real barriers to free social intercourse. The Indian people had begun to think in terms of the Empire and if that feeling were to be encouraged the British must believe that India was a genuine equal part of the Empire. The Indians present at the meeting passed a resolution commending friendly intercourse between the people of England and India and their work in connection with the education of women and girls." The wording of the resolutions, we may hope, was more sensible than it reads in Reuter's message. To pass a resolution commending friendly intercourse, does not seem to be the most effective or practical way of promoting it. The next resolution is even more enigmatic. What work in connection with the education of women, and whose connection with it, were commeded, is a mystery. Apart from these resolutions, there is a good deal of sound sense, as there usually is, in Lord Sinha's remarks. There have been several cases of intimate friendship between Englishmen and Indians of the orthodox school who never dreamt of giving up their caste or of taking their wives and daughters to evening parties. Paradoxical as it may seem, it is between Indians who have wholly or partly given up caste and whose women are not secluded in any sense, and Englishmen in India, that the need for emphasising the importance of friendly relations, is greatest at present.

THE
Wednesday Review

WEDNESDAY, 25 JUNE, 1919.

THE REFORM BILL.

Like the Joint-Report the Reform Bill seems to have satisfied few and disappointed many. It has aroused suspicions even in quarters which have learnt to swear by the Montagu touch. The bill is criticised not so much for what it contains as for what it does not contain. Mr. Montagu has promised that the rules to be made under the provisions of the bill will be scrutinised by the Select Committee. We do not know what that assurance exactly means. He seems to think that the good contemplated by the Minto-Morley scheme was largely nullified by illiberal rules made under it by the Government here. Even assuming that Mr. Montagu is correct in his apprehension, it is not likely that the Select Committee will be able to address itself to the framing of rules under the Act especially when it is expected to close its sittings by the end of July. The task is impossible and Parliament will be called upon to pass a skeleton and the filling in will have to be left to the Governments here. It is on this score we believe that the bill is suspect in the eyes of many who are otherwise friendly to Mr. Montagu and his ways. If the making of the regulations should be left to the Viceroy or the Provincial Governors, how does Mr Montagu expect better results from his Act than from the Minto-Morley scheme. Coming to the provisions of the bill, one glaring omission is there is no mention of the appointment of Indians to the Executive Councils. We cannot conceive of any insuperable obstacle to a statutory provision in that respect. That the practice of appointing Indians to the Executive Councils has continued without a break since the Minto-Morley scheme was ushered in is no argument for perpetuating the omission. A none too freindly Secretary of State may take it into his head that the presence of an Indian in the inner sanctum of the Government is a source of embarrassment and may possibly be a menace to British authority, and discontinue the practice Such a contingency ought not to be dismissed as too remote to be seriously contemplated. When it is remembered that the most popular of the Viceroys of India, Lord Ripon, was opposed to the innovation introduced by Lord Morley, on the ground that the Indian member would have to be admitted to the military secrets of the Empire and Lord Kitchener as the Commander-in-chief could not tolerate the idea, the contingency which we apprehend is not so improbable after all. We trust that the numerous deputations which have gone to assist Mr. Montagu in his *magnum opus* will at least agree on this point and get the Select Committee to provide in the Bill for the appointment of Indians to the Executive Councils. If the diarchy is to be, that part in the Bill relating to it is not re-assuring even from the point of view of those who may desire it. As it is, under the new Act, it will be a sure source of dead-locks in the administration. The provision that no minister appointed to administer the transferred subjects shall hold office for a longer period than 3 months unless he is, or becomes an elected member of the Local Legislature, will be simply unworkable in practice. It is another instance of Mr Montagu's anxiety to superimpose on this country a parliamentary practice for which the conditions are not ripe. The practice of a member of Parliament vacating his seat on taking up office and being re-elected by his constituency is well understood in England and no hitch occurs at a re-election. But in India where the conditions are entirely different, the chances are that if an elected member is chosen Minister by the Governor and vacates his seat as required by the Act, he will not be re-elected if the wire-pullers who will control the elections are so minded. The greed for place, if it carries a high salary with it, will be so great that attempts will be made to defeat the member appointed to office. If the Reform Bill is to contain a provision for diarchy, it must be so amended as to ensure its working in practice and minimise the chances of dead-locks. The only method of securing that end is to give more latitude to the Governor in choosing a minister for transferred subjects, and not confine it to the elected members of the Legislative Council. There is no doubt a slight improvement in the Bill on the proposals contained in the Joint-Report, but it is not appreciable and may lead to embarrassments. Again, under the Act it may be open to the Governor to declare under the rules to be made, a subject transferred or to take back a transferred subject to the category of the reserved. Such a power will not lead to uniformity in the administration of provinces or in responsible Government as it is called. The only safe-guard provided in this respect is that the rules shall not authorise the revocation or suspension of the transfer of any subject except with the sanction of the Secretary of State in Council. At the same time the Governor General-in-Council is given too wide a power as he is to be sole judge as to whether the Local Governments have exercised properly the rules in relation to transferred subjects Before the bill was published it was freely asserted that it would be only an enabling measure and that assertion seems to be justified by the bill It leaves many gaps and the amount of reform secured by the bill will depend very much upon who are to fill in the gaps.

CURRENCY AND EXCHANGE.

As we are being met by problems which it is thought are best demonstrated and solved, not by World Scientists but by the democratic vote, and partial inquiry through Local Commissions, it is rather disconcerting to find, that in the all important question of the Currency. the great United States Act of 1873, demonetising the silver dollar in favor of gold, is now pronounced to have been passed by 'Fraud' in the House! Yet such appears to have been the case from an article by Moreton Frewen in the *19th Century* for February last.

The writer of the Article is considered a studied expert on currency questions. He thinks India stood in the way of righteousness by closing the Mints to the free coinage of Silver in 1893, and challenges any official of the Simla executive to reply to a conundrum propounded by Senator Teller which he could not solve, that may briefly referred to :—

'Supposing, as in India, Americans instead of keeping their gold in Banks wore it in bangles. Next a famine occurs. The Mints had been closed to free coinage. The Government then offered to coin a gold dollar, not for its weight in gold, but for twice its weight, thus doubling the prices of food stuffs to the consumer and the people proceeded to die from inability to pay the prices ;— what then! Who is responsible?

A retired Indian Official who at the time was a successful advocate for closing the Indian mints to free coinage of Rupees at the bidding of anybody tendering silver, has ventured to reply as follows—

The collapse in the price of siver, arose, as Mr. Frewen states, from hostile legislation in Berlin followed by Washington and Paris, to which England in India succumbed as a natural consequence in 1893. But as a matter of fact the Mints have never been closed to the coinage ;. but only the amount of the coinage put in circulation has been regulated—, not by an irresponsible Public, Trade, or Banking interest inside or outside India, but by its Government, to suit Local financing of Production and Distribution of commodities, without any redundancy or shortage in the currency.

It is now as it was then—realised, that although prices of indigenous products remained unaffected and production was stimulated by the fall in the Rupee, owing to increased demand from those who purchased with Gold ; yet those who had to purchase with depreciated silver must of course pay so much more in Rupees for imported articles ; do without them ; produce them wlth Rupee Capital, locally, or buy from Silver currency countries.

Famines arise from shortage of crops, not Rupees or Gold. But if their relief depended on imports by Governments from countries using gold currencies, the effect on suppies would be to diminish the quantity paid for in Silver. Silver countries will therefore prefer to trade with those using silver, for all payments and adjustments of values.

The advantage of a single standard metal, arises from the fact that a superabundance or shortage in production from the world's mines reaching world's markets, affects all countries' prices using that metal equally.

Mr. Moreton Frewen shows that the preference for gold was established through the world's Banks and Bankers ; because, owing to its comparative scarcity compared with silver, the total bulk used for trade purposes could not be increased as fast as Trade expanded, and consequently prices of commodities tended to fall rather than increase, and wages might remain stationary.

There is a distinct virtue in this proposition which tends to keep up the appreciation in which Gold is held by all concerned. But the very fact of its value and scarcity makes its use inapplicable to small daily adjustments between producers distributors and consumers.

Accordingly if a single Standard of Currency is to be maintained for both Large and small transactions it can only be managed as in the old Roman times by a Bimetallic arrangement rendering obligatory the payment for large sums in moieties of both Gold and Silver at a fixed Ration of weight which Mr Morton Frewen shows had been in proportion of 1 Gold to 15½Silver for a thousand years of the days of our youth up to 1673. This was the old time of the Ten Rupee Sovereign.

But Germany works with a military Capitelistic policy and effort to command key supplies in general world demand. The Jews the international Traders do the same without the Militarism, but through the currencies. The adjustment of balances of the vast bulk of International trade is handier effected by the small bulk for greater value of Gold

The world Traders want Gold?' but the Local Producers and Consumers only want Silver! The Standard of world prices between the two can therefore only be preserved by compelling the purchase of both metals at a fixed ratio to adjust exchanges of commodities, and make payment.

This process would be extremely inconvenient in the small daily transactions between individuals but for the action of Local Governments and the Banks in regulating the National stocks of metals and the terms on which money at any moment is issued locally either in Silver or Gold coin, or in Notes to be subsequently cashed.

It is the action of Local Governments that steadies or disturbs world prices; and in the absence of world Agreement to Bimetalism each Government must compel purchases by the Foreigner in its own Currency, the amount of which the Government will regulate. This is the Rupee Case.

In closing the Indian Mints to Foreigners India assumed control of its currency. But it was not intended to keep the Ratio as low as 16 pence the

Rupee, which handicapped purchases in Gold currency countries. By limiting the amount of Coined Rupees in circulation the value of each would be increased. But if say, China, accepted Silver in exchange for her commodities at a lower price, then India would consequently be handicapped in her Exports, in the competition to supply the world and her production would lack stimulation.

International Trade will always be carried on under competition which is good for the world. But the limit to universal economy over it is reached when trade is extinguished by the destraction of Local production, as happens when competition, includes war for establishing monopolies of either Power or profit. This furnishes the clue to the shippoleth of Self Determination, & Decentralisation for Economic purposes; and Leagues of Nations for Moral and Material progress of all Humanity under Just Laws of competition for excellance and barring war.

If the outcome of the present war should be a 'world- Agreement' for its work and Government, it will probably include Bimetalism for its Currency. But Local Goverments will decide how payments may be made, at any moment in all Domestic transactions if Silver or Gold are in excess world demand,—with a view of maintaining the agreed Ratio.

The inconveniences and losses in Trade from fluctuations in Prices are well known. It is this which constitutes a large part of the RISK in all business Transactions, and undertaking of contracts. The risk may be diminished if due notice is given of alteration in Exchange Rates so that contracts may be completed and payments made while the exchange rate remains in force-

But this is not always possible to be foreseen and arranged. An established obligation of world-Traded outside National boundaries to purchase both Silver and Gold and make payments there with at a fixed Ratio of 'weights' *in equal moieties of the debt* establishes the fixed Standard of world currency by fixing the demand for either metal in terms of the other. We may expect the League of Nations to adopt this 'old world' system,

Mere stimulations of Gold or silver Mining as a commercial world gamble does not answer the same purpose as agreed Bimetalism. For, without any addition to the world currencies, any local loss by temporary depreciation in the metal forming one moiety of a debt is balanced by the corresponding appreciation in value of the other half; and the disturbance automatically adjusts it-self by State purchases of either metal as occasion demands.

Currency is not the only essential in the Exchanges of Produce; but a fixed standard for measuring prices is a great stimulus to business. All the same, German traders push their trade everywhere under guarantee of the Bank, and at long credits; and for successful competition by other countries, they will have to adopt counter measures, either in similar systems of long credits or by boycoting Germany's system of Usury. Viewed in a moral aspect, the latter course would seem preferable, if only to prevent the government of the whole world slipping into the hands of a few associated National or International Bankers!

The currency question is therefore one affecting the very foundation of an equitable system of world Economic development, leading either to friendly Local Co-operation everywhere, or to a single centralised Despotism heralded by intermittent Armageddons!

It is here we get the clue to the advancement of the ideal of the League of Nations' on one hand and its logical complement— 'Self-Determinations' for Local Government on the other.

If we realise this we observe how we can help Local Govt and Home Rule by directing the attention of all Nations to the essential preliminary of 'Agreed world Government' on right Principles now being attempted through the League being established to discuss and determine the Principles.

In regard to Currency, it seems more than likely than the Standard for world Trade will neither be Silver or Gold, but a 'League Bimetallic Dollar' or the obligation to pay if required to do so, half in Gold, at the agreed Bimetallic Ratio.

TOPICS FROM PERIODICALS.

ARMY AGRICULTURE.

The following extracts from an article contributed to the *Journal* of the Board of Agriculture (England) by the Army Agriculture Committee will, doubtless, be of interest to Australian readers, particularly as Australian soldiers took part in the work referred to. The article was published last November, and was, of course, written before the cessation of hostilities:—

Speaking generally, three years ago there was no such thing as Army Agriculture. In 1915 a little flower garden was to be found here and there, and white wash helped to smarten a camp. A year later the growth of small vegetables and relishes was begun: one officer boasts that he had grown his own mustard and cress for two years! It was not until 1917, when a national shortage of food was threatened, that the Army began to bestir itself; then, too, it was gradually recognised what a large quantity of good land had been appropriated for military purposes. Through the winter of 1917 many units proceeded to break up plots, small and large, with the co-operation of the Director-General of Lands. At the same time, encouraged by the Director of Supplies and Transport, schemes were initiated for cultivations in France, Egypt, Solonica, and Mesopotamia.

By January, 1918, Army cultivations had

assumed such large proportions that the Army Council decided to appoint a Committee to co-ordinate and help with the work. On 16th March, 1917 an Army Council Instructions was issued imperssing upon all ranks the need of increasing the supply of food and of growing it where it will be consumed, thereby reducing transport. Every opportunity should be taken, the order said, to cultivate lands in and adjacent to barracks, camps, command depots, and hospitals. The War office has provided money for initial expenses where required, and Army manure free when locally available. Some additional labour, to supplement the work done by men in their spare time, has been found, from the Labour Corps, Non-combatant Corps, and prisoners of war.

The two main objects of the Army Agricultural Committee at Home are to prevent the waste of the large acreage of agriculturally valuable land now in the occupation of troops, and as far as possible to make the Army self-supporting in potatoes and other vegetables. With regard to the prevention of waste, just over 6,500 acres are to-day being cultivated by the Army in Great Britain and Ireland; this is largely made up of plots of from 2 or 3 to 30 yards square. In some camps every available corner has been tilled between and round the huts in others, an old parade ground has been dug up by hand, manured, and planted.

In spite of the remarkable results which have been achieved, the aim of Army cultivation to make His Majesty's Forces self-supporting in potatoes and other vegetables is as yet far from being realized. Allowing an average production of horticultural cultivation of 10 tons to the acre, the produce of the 6,500 acres now under cultivation will suffice to supply not more than 300,000 men with the full Army ration of fresh vegetables. In this connexion it is interesting to note that the Armies in France are producing more than half the quantity of potatoes and vegetables (100 tons a day) that are being raised by the Forces at Home. Having regard to the difficulties under which the Army carries on its cultivation, these achievements are of no mean order, and the value of the work done is to be measured, not only by the quantity of produce raised, but also by the effect of supplies of fresh vegetables on health, for, as is well known these foods are Nature's chief preventive medicine against such diseases of malnutrition as scurvy.

It is a curious coincidence that the rate of increase in the acreage under Army cultivation during the past two years has been almost identical with the rate of increase of small cultivation by the civilan population in this country.

The assistance rendered by the Food Production Department to the Army in all this work cannot be over-estimated, and sincere thanks are due to the officials of that Department, who have been indefatigable in their co-operation.

Examples of Successful Work.—Three examples—of many which might be given—may be chosen to illustrate the work which is being done by units.

(1) An officer of the Army Ordinance Corps has 20 men under him; he has rented 1 acre adjoining his camp, and has more than enough vegetables to feed all his men for the year; he has been growing potatoes, carrots, onions, broad beans dwart beans, runner beans, beet, cabbage, cauliflowers, broccoli, Brussels sprouts, savoy, kale, shallots, leek, peas, turnip, radish, lettuce, marrow, and tomato.

(2) At a very large hutted camp in the North of England, every small plot between and around the huts has been dug up and planted, mostly with potatoes. If it is found that one parade grounp less would not interfere with training it is dug up, with pickaxes if necessary. The area of all these plots added together is 200 acres, and, in addition, 250 acres adjoining the camp have been taken over and broken up for food production a hard-headed Scottish farmer of low medical category manages this considerable sarm.

(3) The third case is that of a commanding officer who was also a keen farmer, but found himself on impossible farming land; he, therefore set to work to make use of the sewage from his camp, and is now growing cabbages on 16 acres of cleverly-irrigated land.

Army Agriculture in the Theatres of War.—So much for the agricultural activities of the Army in the British Isles. It is not considered desirable to give detailed figures of cultivated acreage in the different theatres of war, but in each theatre very large schemes have been and are being undertaken, and as food is produced abroad a corresponding amount of valuable tonnage is being saved.

Mesopotamia.—The largest schemes undertaken by the Army are in Mesopotamia, where, by skilful irrigation, very large areas can be put under cultivation and made to yield results far greater and at less cost than anywhere else in the world. It is estimated that 850,000 acres are now under wheat or barley, and this will be increased to 1,500,000 acres in 1919. In 1919 it is estimated that 100,000 tons grain and 150,000 tons bhoosa will be available for the use of the Forces operating in that theatre of war, besides large amounts for the native population. It is evident that a very great saving of tonnage is thereby effected at a time when such saving is of the utmost importance. Besides these schemes, vegetables are grown on a very large scale for the troops, and dairy farms have also been started.

Palestine.—In the occupied territories in Palestine, which are claimed to have great possibilities, considerable areas will be put under cultivation during the autumn of 1918-

Salonica.—The Forces in Salonica are self-supporting as regards green vegetables, and are growing crops of potatoes, grain, and fodder. The soil of Macedonia is extremely fertile, and a good yield is obtained.

France.—In spite of the fact that it is on the Front in France that the greatest amount of fighting and movement takes place, even here agricultural operations are undertaken which result in a large supply of vegetables, cereals, and fodder. Some 20,000 acres of derelict crops are being harvested this year by the British Armies alone, off land behind the lines evacuated by the French farmers. In some cases binders have been at work within a mile of the front line. In addition to all this, the supply of vegetables from camp and Army gardens is most satisfactory, and of appreciable assistance to the Supply and Transport Department.

ANCIENT INDIAN UNIVERSITIES.

There can be no doubt the wide-spread diffusion of knowledge in ancient India was due to the missionary activity of Buddhism. Being a proselytising religion, it threw open the portals of knowledge for all alike, and trained up a host of missionaries well-versed in all the extant knowledge, both scared and profane. Thus arose in all parts of India innumerable Viharas monasteries and richly endowed by princes and people alike. Buddhist scared literature teems with the names of great scholars whose fame attracted pupils from far and near to their place of residence.

A very valuable picture of one of the most remarkable centres of learning is preserved for us in the Si-yu-ki or Record of Western countries by Hieun-Tsiang who came on his pilgrimage to India in 630 A. D. Before we notice his vivid description of the University of Nalanda in Magadha, it is well to remember that Buddhism was already during this period upon the downward path and was on the point of being engulfed in the rising tide of Hindu Renaissance. . In the age of the Imperial Guptas, a current of reaction had set in against Buddhism, and Magdha—the Holy Land of Buddhism had declined in political importance. It remained however, the centre of Buddhist learning which continued to be cultivated sedulously at Nalanda and other places under the Pala kings up to the time of the Muslim conquest at the close of the twelfth century when the monasteries with their well-stocked libraries were reduced to ashes. Another Chinese Itsing, a contemporary of Hieun-Tsian tells us that in his time Nalanda in Bihar and Vallabhi in Kathiwar were the two places in India which deserved comparison with the most famous centres of learning in China and were frequented by crowds or eager students

Hieun-Tsiang has recorded his impressions of the Nalanda University with some fulness of detail. Tradition ascribed the foundation of the town to the commemoration of Gautama's merciful acts by merchants and princes in the form of a superb monument. Hence the name of the place, Nalanda, or 'charity without intermissions' for how could a University of such rare stateliness and grandeur be rared unless it were fed by a perrenial fountain of charity. Six kings are mentioned in connected succession who poured their wealth in adding to the number and magnificence of those beautiful structures. About A. D. 485, Baladitya-raja is said to have raised a brick temple at Nalanda, more than 300 feet high, which was remarkable for the delicacy of its declarations and the lavish use of gold and gems in its furniture.

The whole establishment is surrounded by a brick-wali, says the Master of the Law, which encloses the entire convent from without. One gate opens into the great college from which one separated eight other halls standing in the middle. The richly adorned towers and the fairylike turrets, like pointed hill-tops, are congregated together.

The observatories seem to be lost in the mists of the morning and the upper rooms tower above the clouds.

From the windows one may see how the winds and the clouds produce new forms, and above the soaring eaves the conjunctions of the sun and moon may be observed.

And then we may add how the deep, translucent ponds bear on their surface the blue lotus, intermingled with the Kanaka flowers of deep-red colour, and at intervals the Amragroves spread over all their shade.

All the outside courts in which are the priests chambers are of four stages. The stages have dragon-projections and coloured eaves, the pearl-red pillars, carved and ornamented, the richly adorned balustrades and the roofs covered with tiles that reflect the light in a thousand shades these things add to the beauty of the scene.

The sangharamas or Universities of India are counted by myriads but this is the most remarkable for the grandeur and height. The students belonging to the convent always reach to the number of 10,000, who all study the great vehicle, the works belonging to the 18 sects, the Vedas, the Hetividya (logic), Sabda vidya (Grammar), Chikitsa vidya (medicine), mechanical arts and Sainkhya, and other miscellaneous works. Thei are 1,000 men who can explain twenty collectien of Sutras and Shastras 500 who can explainhe collections and perhaps 10 men who can exjup fifty collections. Silabhadra alone has studie of whole number. His eminent virtue and advame age have caused him to be regarded as the and member of the community. Within the tions they arrange every day about 100 pulp

had

preaching, and the students attend these discourses without a loss of a minute. He further says that the priests dwelling here, as a body, naturally dignified and grave, so during the 700 years since the foundation of the establishmemt, there has been no single case of guilty rebellion against the rules.

The king has remitted the revenues of about 100 villages for the endowment of the convent, and supply of rice, milk and butter for the inmates of the university is abundant. (Life of Hieun-Tsiang, Book III.)

As in the medieval universities of Erope, the merits of a student were judged by his skill in argument; "Disputations" took the place of examinations. Hieun-Tsiang himself often witnessed these disputations in the colleges at Taxila and Nalanda. An assembly for discussion was convened, and if any student distinguished himself by refined language, subtle investigation and severe logic, he was mounted on an elephant covered with precious stones, and conducted by a retinue of admirers to the gate of the monastery. The fame of this seat of learning is so wide spread that some persons usurp the name of Nalanda students, and receive honour in consequence everywhere.

During the eighth and nine centuries, the Pala kings of Bengal were great patrons of art and letters. The famous university of Vikramasila in the Bhagalpur district which is said to have included 207 temples and six colleges was founded ba Dharmapala whose rule extended from the Bay of Bengal to Jalandhar in the North and to the Vindhan range to the South. The Pala-kingdom was a celebrated centre of culture from which the philosophy of Tantrika Buddhism transported to Tibet.

In India learning has ever received great recognition. Princes and people have patronized it small wonder, therefore, that the Silver Lamp of knowledge has been kept bright from generation to generation and age to age.

The Hindustan Review.

SELECTION.

LIFE ASSURANCE IN INDIA.

The progress of life assurance business in British India during the year 1917, was fairly satisfactory. The new sums assured by Indian companies under crenary life assurance policies during the year under durw shew a considerable increase, the total amount witl nearly 224 lakhs as against 190 lakhs in each the ctwo previous years. In this connection one Thing fact may be noted. Endowment assurnce Depa constitute the most popular form of life assube ove India about 77 percent of the total business the ofakhs during the year under review consisting indefa ind of policy. This proportion of endowment policies to the total insurance policies issued by British companies is only about half of this. This clearly shows that endowment insurance policies are much more popular in India than they are in Great Britain. The reason perhaps is to be found in the peculiarities of Indian character and Indian economic conditions. In countries where the population is more energetic and enterprising and various industries flourish in a high degree life assurance is chiefly resorted to as a protection to the family against the contingency of DEATH. The individual has confidence that as long as he lives he can manage somehow to earn a decent living and insurance is not availed of to a large extent as a method of investment and laying by saving for which there are numerous other ways open. The Indian on the other hand is anxious to utilise life insurance as s method of laying by his savings and is anxious to secure tho possibility of getting the insured sum during life time even by paying a considerable amount of extra premium.

The total sams assured including bonus additions, under ordinary life assurance policies issued by Indian companies have increased by over 5 per cent during the year and amount to over 24 crores of rupees. This figure is interesting as it works to less than a rupee per head of the population. It is true that this tota- of 24 crores does not include policies issued by nonl Indian companies but it has to be remembered also that the policies issued by companies working in British India include a considerable number issued on behalf of inhabitants of Native states. In this view, the conclusion that the average amount of life insurance per head of population in India is less than a rupee seems to be well warranted. This conclusively shows how vast is the field that still remains to be worked by life insurance organizations working in India. In fact, it may be said that in India the operation of life insurance have not yet permeated to the masses of population except Mysore where the State is trying to carry the benefits of life insurance to the masses by opening a State Life Insurance Office in which even the poorest cultivator, artizan or labourer may take a small life policy under conditions suitable to men of his class, we know of no other part of India where any such attempt has been made. If life insurance is a blessing to the higher and middle-classes it is a far greater blessing to the poorer classes. Though the work done by the Life Insurance companies in India has been of considerable economic value from the point of view of welfare of the population, it has to be admitted at the same time that their work has only touched the fringe the population and' that it has not yet extended to the classes who are most in need of the benefits of insurance.

One of the most beneficent results of the working of Indian Life Assurance Compnies Act, 1912, is as can be made out from the Report of the Government

---

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Actuary, the gradual extinction of unsound companies and the better and the more economic management of the sound ones. This is shown by a gradual reduction since 1913 in the ratio of the total expenses to the life assurance premium income. This ratio steadily fell from 23·8 in 1913 to 20·2 in 1917. In the United Kingdom however, the ratio of expenses to life insurance premium is only 13 per cent. The policy holders of insurance companies in India may therefore look forward to a further reduction in the ratio of expenditure, in years to come.

It is a matter of regret that the insurance returns of British India have to remain incomplete in many respects owing to a defect in the Indian Life Assurance Companies Act. Thus neither the total sums assured remaining in force nor the total amount for which policies are issued each year in British India by all compaines can be stated, as unfortunately particulars of this nature are not required to be submitted by the British companies and by some of the other companies which transact business both in the United Kingdom and in India. Why this should be so, it is difficult to understand. It is very necessary that the Act should be modified so as to require all companies doing busniness in India furnish statics regarding the extent of business done by them in this country,

In the introductory note, the Actuary again explains as he did last year, that the depreciation of securities is not such a serious blow to life insurance companies as many may imagine. In the first place the income of most companies exceeds the outgoing and consequently there is no occasion for securities having to be realised immediately. In the second place, the depreciation of securities is accompanied by a considerable rise in the effective rate of interest which goes far to counterbalance the decrease in capital values at the time of actuarial valuation of the financial position.

The Government Actuary brings to notice that whereas most of the Indian compaines established during the last twent-four years are proprietory companies with a share capital, the older ones are mostly mutual companies. As the Mutual companies generally have very small funds, Government are inclined to shew some concessions to them. Thus Government will be prepared to consider any application from an Indian Mutual company for permission to pay a deposit smaller than the full deposit prescribed in section 4 of the Life Act and will also permit them to employ as auditor the holder of a restricted certificate while the other companies are required to employ as auditors the holders of unrestricted certificates only. It is also pointed out that one or two of the existing life offices are called "Mutual Companies" though they have share capital and are proprietory in their nature. Such confusing nomenclatures should be avoided,

A few years ago, a very large number of Provident societies suggestive in their names of being ordinary Life Assurance companies were started in all parts of India. There were a very large number of unsound societies among them, and there is no doubt that the spread of life insurance in India was greatly hampered by the operations of these societies. Thanks to the operation of the Life Assurance Companies Act and the Provident Insurance Societies Act, and the operations of unsound provident funds and life insurance societies have been controlled to a very great extent. About twelve years ago there were about 1,200 Provident insurance societies in India. Now only about forty-five remain. The unsound ones worked on the principle of the dividing societies. At present there are two acts of the Government of India, one relating to the Life Insurance companies and the other to the Provident Insurance societies. A company is subject to the Life Act and not to the Provident Act if under insurances payable at the death or survivance of any one life, it undertakes either to pay sums which in the aggregate exceed Rs 500 or receive premium which exceeds Rs25 in any one year or Rs. 250 altogether.

There are several remarks in the note of the Government Actuary relating to institutions within the Mysore State. The All India and Burma Provident Fund of Bangalore is one of the four Life Assurance compaines in India which continue to issue policies on the dividing principle. Mr. Meikie is no admirer of schemes of dividing insurance. In fact, he says that this form of insurance is the curse of insurance enterprise in India. All companies which are doing insurance busines on the dividing principle or which may feel inclined to undertake this kind of work will be well adviced given to them by Mr. Meikle in his note

Of another Mysore concern, the Government Actuary writes in his hote as follows:—

"..................This Company's head office is in the Native State of Mysore. The Mysore Government is however, in no way concerned with the comany and by a notification dated the 23rd December 1914 published in the MYSORE GAZETTE, it announced that the use of the name of the Company did not mean that the Mysore Government authorised its formation or in any way supervised its business.

"The Mysore company for about a year past has endeavored to transact insurance business of the Dividing Society type in British India. By keeping its life assurance contracts within the limits prescribed for Provident societies, it first of all escaped compliance with the Life Act and by only having canvassers working in British India and so restricting their powers, it endeavoured to escape compliance with the provisions of the Provident Insurance Societies Act.

By "J" *in the Mysore Economic Journal.*

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RAT JATRA FESTIVAL PURI.

NOTICE.

In connection with the *Rat Jatra* festival which will take place at Puri from the 21st to the 29th June, the Government of Bilhar and Orissa wishes to warn all concerned that cholera is at the present time more widespread in the districts of Cuttack and Puri than it has been in any of the last five years at this season, and there is considerable danger that if there is a large influx of pilgrims, an epidemic may break out in Puri itself and the infection be spread all over India.

The Bengal-Nagpur Railway have already announced that owing to the shortage of railway stock, they will not be able to make any special arrangements for traffic in connection with the festival and the number of pilgrims will in any case be restricted. But the Lieutenant-Governor in Council wishes further to appeal to all who propose to make the pilgrimage this year, in view of the danger not only to themselves but to the residents of their own and surrounding villages to abandon their intention. He therefore takes this means of soliciting the co-operation of the educated public in persuading would-be travellers to Puri to postpone their pilgrimage to some other occasion.

B. A. COLLINS,

Offg. Secretary to the Government of Bihar and Orissa, Municipal Department.

NOTICE.

In the matter of Kuppayee Ammal a Minor.

Notice is hereby given that one Venkatachalam Pillai of Puthanur, maternal uncle of the said minor, has applied to the District Court of Trichinopoly in O. P. 64 of 19 for the appointment of himself or other fit and proper person as guardian to the person and properties of the said minor and the application, comes on for hearing in the said court on 22-7-19 whenpersons who wish to oppose, may appear and state their objections if any. This notice is given as per order of court.

(Sd.) S. O. NARAYANASWAMI AIYER,

Pleader for Petitioner.

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